

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Kimberly S. Gruhler  
Debtor

Case No. 13-31469-maw  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-3

User: mclar  
Form ID: 227i

Page 1 of 2  
Total Noticed: 27

Date Rcvd: Apr 11, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2013.

db  
22244282 +Kimberly S. Gruhler, 7407 2nd Street, Holland, OH 43528-9504  
22244283 +BAC Home Loans, 450 American St., Simi Valley, CA 93065-6285  
22244284 +Bank of America, PO Box 982235, El Paso, TX 79998-2235  
22244284 +Capital One/Menards, PO Box 30253, Salt Lake City, UT 84130-0253  
22244294 +Jay Gruhler, 7407 2nd Street, Holland, OH 43528-9504  
22244296 +PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180  
22244297 +Shell/Citibank CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
22244302 +Universal CD CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
22244305 +Zwicker & Associates, PC, 2300 Litton Ln, Suite 200, Hebron, KY 41048-9132

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: mbryant@dixonhayes.com Apr 11 2013 23:34:01 Matthew B. Bryant,  
Dixon & Hayes, Ltd., 3361 Executive Parkway, Toledo, OH 43606

tr +EDI: QDADYMARKOWSKI.COM Apr 11 2013 23:08:00 Douglas A Dymarkowski, 5431 Main Street,  
Sylvania, OH 43560-2155  
22244281 +EDI: AMEREXPR.COM Apr 11 2013 23:08:00 American Express, PO Box 981537,  
El Paso, TX 79998-1537  
22244285 +EDI: CHASE.COM Apr 11 2013 23:08:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
22244286 +EDI: WFNNB.COM Apr 11 2013 23:08:00 Comenity Bank/Victoria's Secret, PO Box 182789,  
Columbus, OH 43218-2789  
22244287 +EDI: DISCOVER.COM Apr 11 2013 23:08:00 Discover Financial, PO Box 15316,  
Wilmington, DE 19850  
22244288 +EDI: RMSC.COM Apr 11 2013 23:08:00 GECRB/American Eagle, PO Box 965005,  
Orlando, FL 32896-5005  
22244289 +EDI: RMSC.COM Apr 11 2013 23:08:00 GECRB/JC Penny, PO Box 965007, Orlando, FL 32896-5007  
22244291 +EDI: RMSC.COM Apr 11 2013 23:08:00 GECRB/Sams DC, PO Box 965005, Orlando, FL 32896-5005  
22244292 +EDI: RMSC.COM Apr 11 2013 23:08:00 GECRB/Walmart, PO Box 965024, Orlando, FL 32896-5024  
22244290 +EDI: RMSC.COM Apr 11 2013 23:08:00 Gecrb/Lowes, PO Box 965005, Orlando, FL 32896-5005  
22244295 +EDI: CBSKOHL'S.COM Apr 11 2013 23:08:00 Kohl's Department Store, PO Box 3115,  
Milwaukee, WI 53201-3115  
22244300 +EDI: WTRRN BANK.COM Apr 11 2013 23:08:00 TNB/Visa, POB 673, Minneapolis, MN 55440-0673  
22244299 +EDI: CITICORP.COM Apr 11 2013 23:08:00 The Home Depot/CBNA, PO Box 6497,  
Sioux Falls, SD 57117-6497  
22244301 +EDI: CITICORP.COM Apr 11 2013 23:08:00 Tractor Supply/CBNA, PO Box 6497,  
Sioux Falls, SD 57117-6497  
22244303 +EDI: WFFC.COM Apr 11 2013 23:08:00 Wells Fargo Bank, PO Box 31557,  
Billings, MT 59107-1557  
22244304 +E-mail/Text: BKRMailOps@weltman.com Apr 11 2013 23:42:28 Weltman, Weinberg, & Reis Co., LPA,  
175 South 3rd Street, Suite 900, Columbus, OH 43215-5177  
22244298 +EDI: WTRRN BANK.COM Apr 11 2013 23:08:00 target national bank, PO Box 673,  
Minneapolis, MN 55440-0673

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

22244293 Jay Gruhler

TOTALS: 1, \* 0, ## 0

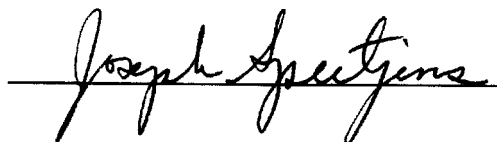
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2013

Signature:



District/off: 0647-3

User: mclar  
Form ID: 227i

Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2013 at the address(es) listed below:

Douglas A Dymarkowski   doug.dadlaw@bex.net,   ddymarkowski@ecf.epiqsystems.com;tony.dadlaw@bex.net  
Matthew B. Bryant   on behalf of Debtor Kimberly S. Gruhler mbryant@dixonhayes.com,  
bethany@dixonhayes.com;dixonhayesecf@gmail.com

TOTAL: 2

**United States Bankruptcy Court for the Northern District of Ohio****Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on April 10, 2013. You may be a creditor of the debtor. **This notice lists important deadlines and explanations of your rights and duties.** Please read both sides of this notice.

**Case Information****Case Number:** 13-31469-maw**Debtor(s):**

Kimberly S. Gruhler  
7407 2nd Street  
Holland, OH 43528

**Other names used by the Debtor(s) in the last 8 years:**

**Last Four Digits of Debtor's Social Security Number or  
Individual Taxpayer ID Number (ITIN)/Complete EIN:**  
xxx-xx-6967

**Attorney for Debtor:**

Matthew B. Bryant  
Dixon & Hayes, Ltd.  
3361 Executive Parkway  
Toledo, OH 43606  
Telephone number: 4195368600

**Bankruptcy Trustee:**

Douglas A Dymarkowski  
5431 Main Street  
Sylvania, OH 43560  
Telephone number: 419-882-4999

**Meeting of Creditors**

All debtors **must** bring the following proofs of identification to the meeting of creditors:

- Valid, unexpired photo identification (driver's license, state ID, employee ID, etc.). If the case is a joint filing, both debtors must have identification; AND
- Proof of social security number. Government- or employer-issued documentation, such as social security card, IRS tax transcript, W-2, or 1099, is acceptable proof.

**Date:** May 20, 2013**Time:** 02:15 PM**Location:** Ohio Building, 420 Madison Ave, Room 680, Toledo, OH 43604

**Presumption of Abuse under 11 U.S.C. § 707(b)**  
***See "Presumption of Abuse" on the other side of this notice.***

The presumption of abuse does not arise.

**Deadlines**

*Papers must be received by the bankruptcy clerk's office by the stated deadline.*

**Deadline to File a Proof of Claim:** *Please do not file a proof of claim unless you receive a notice to do so.*

**Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts:** July 19, 2013

**Deadline to Object to Exemptions:** 30 days after the *conclusion* of the meeting of creditors.

**Address of the Bankruptcy Court Clerk's Office:**

United States Bankruptcy Court  
1716 Spielbusch Ave Room 411  
Toledo, OH 43604

**For the Court:**

Clerk of the Bankruptcy Court:  
Kenneth J. Hirz

**Date:** April 11, 2013

**Refer to Other Side of this Notice for Important Explanations**

## EXPLANATIONS

**Filing of Chapter 7 Bankruptcy Case:**

A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the other side of this notice, and an order for relief has been entered.

**Creditors Generally May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.

**Presumption of Abuse:**

If the presumption of abuse arises, creditors have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.

**Meeting of Creditors:**

A meeting of creditors is scheduled for the date, time, and location listed on the other side of this notice. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.

**Claims:**

There does not appear to be any property available to the trustee to pay creditors. *Therefore, you should not file a Proof of Claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a Proof of Claim, and telling you the deadline for filing your Proof of Claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

*Do not include this notice with any proof of claim or other filing you submit to the court.*

**Discharge of Debts:**

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a), or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the other side of this notice. The bankruptcy clerk's office must receive the motion or complaint and any required filing fee by that deadline.

**Exempt Property:**

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect the list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the other side of this notice.

**Bankruptcy Clerk's Office:**

Any paper that you file in this bankruptcy case must be filed at the bankruptcy clerk's office at the address listed on the other side of this notice. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. The clerk's office is open Monday through Friday from 9:00 AM to 4:00 PM, except on federal holidays. Additional information can be found on the court's website at [www.ohnb.uscourts.gov](http://www.ohnb.uscourts.gov), including Forms, Local Bankruptcy Rules, Administrative and General Orders, Judges' Hearing Dockets, the United States Code, and the Federal Rules of Bankruptcy Procedure.

**Legal Advice:**

The staff of the bankruptcy clerk's office is not permitted to give legal advice. You may want to consult an attorney to determine your rights in this case. If you are a creditor with a foreign address, you should consult with a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

**Refer to Other Side of this Notice for Important Deadlines and Notices**